



Coverage Frequently Asked Questions

April 15, 2014

Coverage FAQ's

- Property
- Auto
- Liability
- Workers Compensation



Property Coverage FAQ's

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A: Signs, trees, shrubs, sidewalks and lots of other property is also covered, if it is within 1,000 feet of a "location" where a building is scheduled.

Lesson: If you have signs, memorial walls, statues or other high value property that is not near a building, let UCIP know about it.



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Lesson: Notify UCIP early on in the building process, so proper coverage/insurance can be put in place before construction begins.



Auto Coverage FAQ's

Q: Do we have coverage if the vehicle is not on the schedule?



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Lesson: Be sure to have department heads review the schedule at least annually.



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A: Leased vehicles where the county has ownership interest are covered the same as an owned vehicle (with leasing company named as additional loss payee).

Lesson: Watch out for daily or weekly “leases”. When you borrow or rent a vehicle, state law requires the owner to have primary liability insurance on the vehicle, UCIP's coverage will be excess.



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Lesson: Be sure Korby knows when multiple vehicles or property were damaged from the same event.

Liability Coverage FAQ's

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A: The extension of coverage applies to claims where the plaintiff has damages, but is not claiming them in order to keep UCIP from hiring an expert defense attorney. Purely injunctive relief claims and claims for declaratory action should be handled by the county attorney.



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A: The extension of coverage applies to claims where the plaintiff has damages, but is not claiming them in order to keep UCIP from hiring an expert defense attorney. Purely injunctive relief claims and claims for declaratory action should be handled by the county attorney.

Lesson: When in doubt, report the claim to UCIP.



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Lesson: If you assume a district, board, interlocal agency or other entity is automatically covered, apply for coverage as a County Controlled Entity. Some entities will need to apply as a separate member.



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Lesson: When in doubt, send a claim to UCIP.



WC Coverage FAQ's

Q: How do I file a claim?



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A: www.wcfgroup.com

Lesson: Online claims filing is quick and easy.



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WC Coverage FAQ's

Q: What if I don't believe it is a legitimate job-related injury?



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A: You need to report any injury the employee claims is job-related. Denying the employee's right to file a claim can get you in trouble.



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A: You need to report any injury the employee claims is job-related. Denying the employee's right to file a claim can get you in trouble.

Lesson: Always file a claim if the employee requests it. If you have questions or issues with a claim, contact the claims adjuster to discuss your concerns, they want to know! Leave the investigation to WCF.

